Personal Accident Insurance

Insurance Product Information Document

Company: Trinity Lane Insurance Company Limited Product: Personal Accident

Trinity Lane Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by us.

What is this type of insurance?

This is a Personal Accident insurance policy which will cover you and any passengers riding with you on the insured motorcycle who are injured in an accident or involved in a malicious and unprovoked assault. This policy also covers you whilst you are riding or a passenger on any other motorcycle.

What is insured?

- ✓ Accidental Death - £25,000
- ✓ Loss of Sight - £25,000
- ✓ Loss of Limb - £25,000
- ✓ Permanent Total Disablement - £25,000
- ✓ Hospitalisation - £100 per each completed 24 hour period of stay in hospital
- ✓ Emergency Dental Expenses - up to £250 for natural teeth within 7 days of the accident
- ✓ Physiotherapy - up to £500 for up to 5 sessions with a qualified professional
- ✓ Stress Counselling - up to £500 for up to 5 sessions with a qualified professional
- ✓ Personal Belongings - up to £150 for damage

What is not insured?

- ✘ Claims arising from your own criminal acts, suicide, attempted suicide or intentional self-injury, insanity or deliberate exposure to exceptional danger (except in an attempt to save human life), and or those of any passengers riding with you on the insured motorcycle
- ✘ Whilst the rider or passengers are not wearing a helmet, unless on religious grounds
- ✘ Whilst the rider is under the influence of drugs or alcohol
- ✘ Whilst the rider is banned from riding a motorcycle
- ✘ Pre-existing medical conditions which you or any passengers riding with you on the insured motorcycle, suffered from in the 12 month period immediately prior to the start date of cover which:
  - were known about, or should have known about, or
  - you or any passengers riding with you on the insured motorcycle had seen, or arranged to see, a medical practitioner about
- ✘ Any passengers who are not legally permitted to ride on the insured motorcycle or where the insured motorcycle is not manufactured to carry passengers
- ✘ Whilst you or any passengers riding with you on the insured motorcycle are engaged in military, air force or naval services or operations
- ✘ Any matrimonial or family dispute
- ✘ Provoked assault or fighting (except in self defence)
- ✘ Claims where the insured motorcycle is being used for any of the following:
  - Dispatch, courier and messenger service, or food delivery
  - Racing, pace making or being in any contest or speed trial (Road safety rallies and treasure hunts will be covered
  - Riding off road, on any race track, circuit or derestricted toll roads
  - Trials (apart from where the insured motorcycle is travelling on a road which the public has access to)

Are there any restrictions on cover?

! We will pay up to a maximum of £25,000 per person in the event of a claim

Where am I covered?

- ✓ UK, Channel Islands and Isle of Man
- ✓ Europe if cover on the motorcycle insurance policy has been extended

What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later
- You must provide complete and accurate answers to any questions asked
- You must pay the premium on time
- If you need to make a claim you must inform us as soon as possible and follow the claims procedure and provide, at your own expense, all the information requested
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to

When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact the broker who sold you this policy for full details.

When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.

How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact the broker who sold you this policy